

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Jill M. Neff  
 Debtor

Case No. 11-16319-sr  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey  
 Form ID: 138NEW

Page 1 of 3  
 Total Noticed: 64

Date Rcvd: Oct 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2016.

db +Jill M. Neff, 1304 Harris Road, Dresher, PA 19025-1104  
 cr ECMC, P.O. Box 75906, St. Paul, MN 55175  
 12515353 +AES, P.O. Box 2461, Harrisburg, PA 17105-2461  
 12574150 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147  
 12553421 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183  
 12515354 +AMERICAN EXPRESS, P.O. Box 981537, El Paso, TX 79998-1537  
 12515352 Abington Memorial Hospital, 30 Washington Ave, Ste C-6, Haddonfield, NJ 08033-3341  
 12515355 +American Express Centurion BK, 248 Chapman Rd - Univ Off Plz, Newark, DE 19702-5447  
 12515356 +BAC HOME LOANS SERV LP, 450 American St SV, Simi Valley, CA 93065-6285  
 12519350 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,  
 Wilmington, DE 19886-5102)  
 12515359 +BARCLAYS BANK DELAWARE, P.O. Box 8803, Wilmington, DE 19899-8803  
 12515358 Bank of America Home Loans, P.O. Box 15222, Wilmington, DE 19886-5222  
 12573796 +Bank of America, N.A., Bankruptcy Department, Mail Stop TX2-982-03-03,  
 7105 Corporate Drive, Plano, TX 75024-4100  
 12515360 Bill Me Later, P.O. Box 2394, Omaha, NE 68103-2394  
 12515362 +CHASE BANK USA NA, P.O. Box 15298, Wilmington, DE 19850-5298  
 12515361 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 12573695 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 12562640 +Capital One, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, Tx 75374-0933  
 12515363 Citi Cards, P.O. Box 6077, Sioux Falls, SD 57117-6077  
 12515364 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: DELL FINANCIAL SERVICES, 1 Dell Way PS2DF-2,  
 Round Rock, TX 78682)  
 12515366 DIRECT LOAN SVC SYSTEM, P.O. Box 5609, Greenville, TX 75403-5609  
 12561538 +Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053,  
 Mason, OH 45040-8053  
 12618908 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 12515367 +Equifax Information Services, LLC, P.O. Box 740256, Atlanta, GA 30374-0256  
 12515368 Experian NCAC, P.O. Box 9556, Allen, TX 75013  
 12515369 +Exxonmobil, P.O. Box 6404, Sioux Falls, SD 57117-6404  
 12515370 +FIA CSNA, P.O. Box 15026, Wilmington, DE 19850-5026  
 12929663 Federal National Mortgage Association, PO BOX 1047, Hartford, CT 06143-1047  
 12515377 Genpact Services, LLC, P.O. Box 1969, Southgate, MI 48195-0969  
 12515380 +HSBC SAKS FIFTH AVE, P.O. Box 15521, Wilmington, DE 19850-5521  
 12515382 ISLAND T'S LIMITED, 1000 Macarthur Blv, Mahwah, NJ 07430-2035  
 12515385 +Macy's Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053  
 12551411 +Nelnet on behalf of PHEAA, PA Higher Education Assistance Agency, 1200 North 7th Street,  
 Harrisburg PA 17102-1444  
 12515386 #+Nudelman, Klemm & Golub, 425 Eagle Rock Ave, Ste 403, Roseland, NJ 07068-1787  
 12515387 +Patenaude & Felix, A.P.C., 213 East Main Street, Carnegie, PA 15106-2701  
 12515388 +RAI CREDIT, 21 Mani Street, STE 352, Hackensack, NJ 07601-7091  
 12515390 +SEARS/CBSB, 701 E. 60th ST.NORT, P.O. Box 6241, Sioux Falls, SD 57117-6241  
 12515389 +Schlee & Stillman, LLC, 9712 Belair Road, Ste 203, Nottingham, MD 21236-1112  
 12515384 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Lexus Financial Services, P.O. Box 8026,  
 Cedar Rapids, IA 52409-8026)  
 12515391 Telewire Electronic Message, P.O. Box 2983, Milwaukee, WI 53201-2983  
 12515393 +TransUnion Consumer Relations, P.O. Box 2000, Chester, PA 19022-2000  
 12593543 US Department of Education, PO Box 5609, Greenville, TX 75403-5609  
 12515394 +Van Ru Credit Corporation, 1350 E Touhy Ave, Ste 100E, Des Plaines, IL 60018-3337  
 12515395 +WELLS FARGO HOME MORTGAGE, P.O.Box 10335, Des Moines, IA 50306-0335  
 12515396 WFNNB/DUTYFREE.COM, P.O. Box 192789, Columbus, OH 43218-2789  
 12515397 WFNNB/Victoria'sSecret BK Dept, P.O. Box 182125, Columbus, OH 43218-2125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Oct 18 2016 02:35:11 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2016 02:34:28  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 18 2016 02:34:53 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/Text: ebn@vativrecovery.com Oct 18 2016 02:34:03 VATIV Recovery Solutions, LLC,  
 as Agent for Palisades Collections, PO Box 40728, Houston, TX 77240-0728  
 12515365 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2016 02:34:28 Department of Revenue,  
 Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 12515371 +E-mail/PDF: gecsedirecoverycorp.com Oct 18 2016 02:37:49 GE Money Bank/BananaRepublic,  
 Attn: Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104  
 12515372 +E-mail/PDF: gecsedirecoverycorp.com Oct 18 2016 02:39:12 GE Money Bank/Lord&Taylor,  
 Attn: Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104

District/off: 0313-2

User: Stacey  
Form ID: 138NEW

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Total Noticed: 64

Date Rcvd: Oct 17, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12515373 E-mail/PDF: gecsedirecoverycorp.com Oct 18 2016 02:37:50 GEMB/BELK, P.O. Box 965028, Orlando, FL 32896-5028  
12515374 E-mail/PDF: gecsedirecoverycorp.com Oct 18 2016 02:37:49 GEMB/LOWES, P.O. Box 965005, Orlando, FL 32896-5005  
12515375 E-mail/PDF: gecsedirecoverycorp.com Oct 18 2016 02:37:49 GEMB/OLD NAVY, P.O. Box 965005, Orlando, FL 32896-5005  
12515376 E-mail/PDF: gecsedirecoverycorp.com Oct 18 2016 02:37:49 GEMB/SAM'S CLUB DUEL CAR, P.O. Box 965005, Orlando, FL 32896-5005  
12515378 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 18 2016 02:35:18 GETTINGTON, 6250 Rigdewood Road, Saint Cloud, MN 56303-0820  
12515379 E-mail/Text: fnb.bk@fnfg.com Oct 18 2016 02:34:51 HARLEYSVILLE NATL BANK, Loan Administration, P.O. Box 195, Harleysville, PA 19438-0195  
12515381 E-mail/Text: cio.bncmail@irs.gov Oct 18 2016 02:34:02 Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346  
12515383 E-mail/Text: bnckohlsnotices@becket-lee.com Oct 18 2016 02:33:52 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043  
12601846 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 18 2016 02:48:11 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541  
12541496 E-mail/Text: ebn@vativrecovery.com Oct 18 2016 02:34:03 Palisades Collections, LLC, Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collections, LLC, PO Box 40728, Houston, TX 77240-0728  
12515398 +E-mail/Text: fnb.bk@fnfg.com Oct 18 2016 02:34:51 WILLOW FINANCIAL BANK, 483 Main Street, Harleys, PA 19438-2311

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Federal National Mortgage Association ("FANNIEMAE")  
cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
12553422\* +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183  
12618909\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
12515392\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: TOYOTA MOTOR CREDIT CORP., 5005 N. River Blvd, Cedar Rapids, IA 52411-6634)  
12570266\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Corporation, PO BOX 8026, Cedar Rapids, IA. 52408-8026)  
12515357 ##Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026

TOTALS: 1, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 19, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2016 at the address(es) listed below:

ADAM FOGARTY on behalf of Debtor Jill M. Neff afogarty@wwdlaw.com  
ANN E. SWARTZ on behalf of Creditor Bank of America, N.A., et al ecfmail@mwc-law.com,  
ecfmail@mwc-law.com  
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JENIECE D. DAVIS on behalf of Creditor Seterus, Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc  
Jeniece@MVRLAW.COM, bonnie@mvrlaw.com  
JILL MANUEL-COUGHLINE on behalf of Creditor Bank of America, N.A., et al jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com  
JONATHAN KRINICK on behalf of Debtor Jill M. Neff jkrinick@wwdlaw.com, jkrinick@hotmail.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Federal National Mortgage Association (Fannie Mae) bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Bank of America, N.A., et al bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
MARISA MYERS COHEN on behalf of Creditor Bank of America, N.A., et al mcohen@mwc-law.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecfrpa@trustee13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Jill M. Neff

Debtor(s)

Bankruptcy No: 11-16319-sr

Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 10/17/16